

DOES RELIGIOSITY MATTER? ENTREPRENEURIAL INTENTIONS IN PAKISTANI BUSINESS STUDENTS

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ABSTRACT

Purpose: The primary objective of this study is to understand the influence of extrinsic religiosity on the relationship between entrepreneurial goal intentions and the relatively newly discovered antecedents of entrepreneurial intentions including perceived feasibility, perceived desirability, and perceived opportunity.

Design/Methodology/Approach: A sample of 338 undergraduate students from business departments of universities in Punjab, Pakistan was selected as a sample. Self-administered questionnaire survey was used for data collection. Analysis was done using PLS-SEM.

Findings: The results revealed that extrinsic religiosity positively influences entrepreneurial goal intentions (EGI) and partially mediate the relationship between EGI and predictors of entrepreneurial intentions including perceived feasibility, perceived desirability, and perceived opportunity. Also, it was found that one's perception about the available entrepreneurial opportunity tend to have the strongest influence on entrepreneurial intentions.

Implications/Originality/Value: Understanding from this study could help in the future advancement of knowledge about religiosity and entrepreneurship and the relationship between them. Policy makers, religious leaders and administrators at universities can benefit from the results to encourage entrepreneurship in the country through promoting religious and entrepreneurial awareness.

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1. INTRODUCTION

In the study of entrepreneurship, scholars have given robust attention to the involvement of factors such as attitude, social norms and self-efficacy leading toward entrepreneurial intentions. However, relatively recent studies suggest that there are some very promising factors which have similar or even much greater impact on an individual's intentions towards initiating entrepreneurial venture. These factors include the individual's perceived desirability to start a business, perceived feasibility of an opportunity and the opportunity itself significantly influencing entrepreneurial intentions in individuals (Krueger, 2020). Still, this phenomenon of how one's perceived desirability and feasibility for an opportunity result into entrepreneurial goal intentions is

yet to be extensively explored in different contexts and countries. Moreover, along with such intrinsic factors i.e., desirability and feasibility and their influence of entrepreneurial intentions, there is a need to explore the involvement of other crucial values driving factors such as religiosity. Particularly, instead of considering religiosity as an intrinsic factor, it needs to be evaluated as an extrinsically influencing factor on the already established intrinsic factors such as desirability, opportunity and feasibility stated above. Religiosity when considered as an extrinsically influencing factor on one's personality and decision-making behavior is known as extrinsic religiosity (Iqbal, O'Brien, and Bliuc 2020).

Moreover, most of the studies conducted in the areas of entrepreneurship and its relationship with religiosity are western countries specific and are primarily focused on Christian societies (Musallam and Kamarudin 2019b). To generalize and verify the validity of the results of such studies, there is a dire need that studies are conducted in other parts of the world with societies consisting of other prevailing major religious faiths such as Islam. Pakistan, being the second largest country with Muslim population (Ashraf, Tsegay, and Ning 2019) is a very relevant country for this kind of study.

Therefore, this study aims to answer the following four research questions:

1. Does perceived desirability to pursue an entrepreneurial initiative influence perceived opportunity for entrepreneurship for an individual?
2. Does perceived feasibility of an entrepreneurial venture influence perceived opportunity for entrepreneurship for an individual?
3. Does the perceived opportunity of entrepreneurial venture influence entrepreneurial intentions of an individual?
4. Does an individual's level of extrinsic religiosity influence the relationship between the antecedents of entrepreneurial intentions and entrepreneurial goal intention?

2. LITERATURE REVIEW

Krueger's Integrated Model of Entrepreneurial Intention

A relatively recently introduced model of entrepreneurial intentions known as the Krueger's model of entrepreneurial intentions (Krueger, 2009) derived its antecedents of entrepreneurial intentions from a previously well-established model known as Ajzen's theory of planned behavior (TPB) (Ajzen 1991). The Krueger's model of entrepreneurial intentions basically revolves around three primary constructs including perceived desirability, perceived feasibility and perceived opportunities resulting into entrepreneurial goal intentions. The perceived desirability construct of Krueger's model of entrepreneurial intentions is a representation of the TPB's model's social norms and attitude (Ajzen 1991) where perceived desirability is the individual's perception of attractiveness of entrepreneurship i.e., to what extent an individual is attracted to entrepreneurship (Saadin and Daskin 2015), and the willingness of an individual to choose entrepreneurship as a career (Barreto, Journal, and 2013 2013; Yousaf et al. 2015). The model explains that perceived desirability is individual's interest in entrepreneurship, or how much an individual is attracted towards entrepreneurship and this interest and attractiveness is a consequence of the social norms and one's attitude towards entrepreneurship which are the TPB's antecedents of entrepreneurial intentions.

The model presents a direct and positive relationship between the two TPB's antecedents (attitude & social norms) and the perceived opportunity for entrepreneurship. Explanation of influence of attitude towards behavior on perception of opportunity is that an individual only forms an attitude to act or behave when there is a belief that a particular behavior will have a particular outcome (Izquierdo and Buelens 2011). That means, it is first the attitude for performing a behavior that culminates into a practical action, where attitude is defined as a condition, pre-evaluated tendency, precipitate, or determinant of an overt behavior (Strauss 2010).

Similarly, the model suggests that perceived social norms positively influence an individual's perceived desirability for entrepreneurial venture (Krueger et al., 2000), where social norms is the individual's perception of support, opinions, and encouragement from people who are important to an individual. According to the literature, social norms are the conscious or subconscious motivation (Moriani et al. 2012) to conform and abide to the norms, practices, expectations set by the society due to the reasons including social learning and to maintain one's social image (Gross and Vostroknutov 2022). Although, influence of social norms on individuals and the social norms themselves vary across different cultures (Bullough et al. 2019), however, social norms do influence daily-life and long-term career decisions of individuals (Geber et al. 2019) which

includes a critical decision of considering pursuing entrepreneurship as a career (Shiri, ..., and 2012 2005).

Religiosity and Entrepreneurial Intentions:

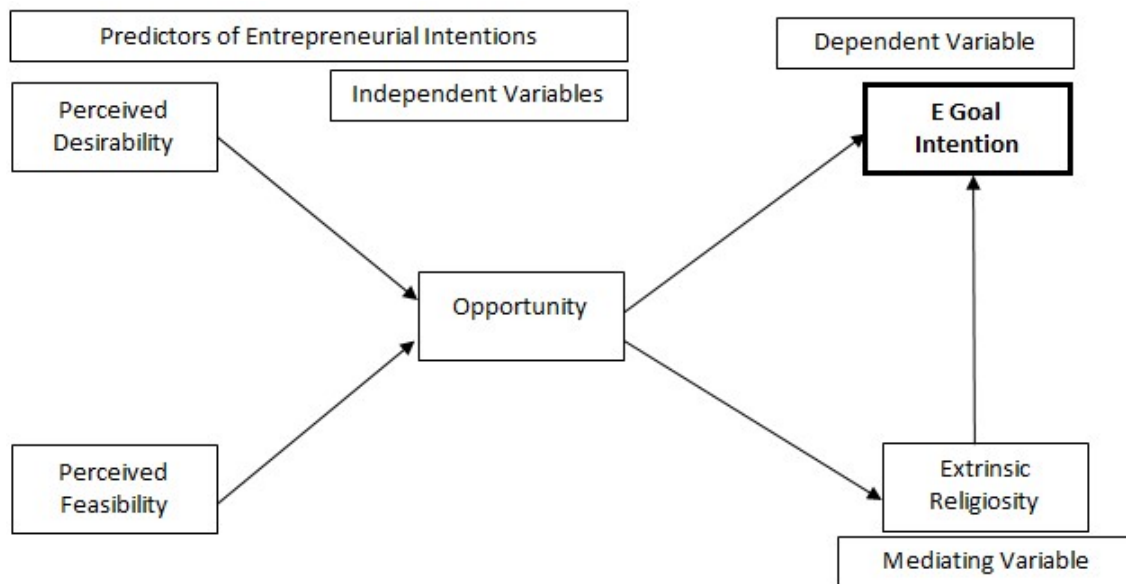
Strong linkage between Islamic teachings and entrepreneurship could be observed when we study the Islamic preaching, history, and values in detail. Islamic teaching propagates variety of social values and the social systems to encourage proper social living, ethical entrepreneurship, and customer dealings (Musallam and Kamarudin 2019a). There are variety of references in the holy book explaining proper business practices including concepts such as restraining from gambling, market speculation and encouraging ethical business practices (Hassan and Hippler 2014).

Religiosity in religious individuals directly influences their daily life decisions, because not only decision taken under religious guidance are rewarding and satisfying to individuals, but also are somehow the way of life of people following their religion (Aman et al. 2019). Decision about doing business is a major and complex decision, and for all such major life decisions, religiosity plays significant role, hence religiosity and entrepreneurship coincide with each.

The two sub types of religiosity are intrinsic religiosity and extrinsic religiosity (Allport 1966) where intrinsic religiosity is explained as when an individual considers religion as an ultimate faith in divine power and focus on devotion and spirituality as a way of life (Lee and Neblett 2019). Such individuals believe that nothing can happen to the because the higher power will protect them, so they do not follow religion as a means to an end, but rather consider religion as a means itself for a satisfied, content and happy life. Whereas, for extrinsically religious individual, religion is used as a means to achieve self-satisfaction, happiness, contentment. Therefore, such individuals actively engage in religious practices to ensure that nothing bad happens to them and that the higher power keeps them safe and satisfied (Arli, Septianto, and Chowdhury 2019).

Figure 1: Research Model

Source: Authors' compilation



Hence, this study aims to understand the influence of extrinsic religiosity on the relationship between entrepreneurial goal intentions and the relatively newly discovered antecedents of entrepreneurial intentions including perceived feasibility, perceived desirability, and perceived opportunity. For this purpose, following hypothesis are formed:

H1: There is a positive relationship between perceived desirability to pursue an entrepreneurial initiative and perceived entrepreneurial opportunity

H2: There is a positive relationship between perceived feasibility of an entrepreneurial venture and perceived entrepreneurial opportunity

H3: There is a positive relationship between perceived opportunity of entrepreneurial venture and entrepreneurial goal intentions of an individual

H4: An individual's level of extrinsic religiosity positively influences the relationship between the antecedents of entrepreneurial intentions and entrepreneurial goal intention

3. MATERIALS AND METHODS

Questionnaire

To measure the constructs used in this study, a self-reported questionnaire survey was conducted. A seven-point Likert scale was considered as a preferred scale for such quantitative perceptual research (Jr 2013). In the scale, 7 denoted total agreement and 1 denoted total disagreement for each item of the questionnaire survey. To assess perceived desirability, items such as "I consider an entrepreneurial career to be very desirable" and "I consider starting my own business very desirable" were used. EGI was measured by adapting items presented by Linan and Chen (Liñán and Chen 2009). These items included questions such as "One of my professional goals is to become an entrepreneur", "I will make every effort to start and run my own or co-owned firm", and "I want to start my own or co-owned business sometime in the future". Few of the items used in the survey were slightly modified, considering the contextual and cultural factors and to ensure clear understanding of the items to the participants of the study. Perceived Desirability and Perceived Opportunity were measured by adapting the items established by Shook and Bratianu (Shook and Bratianu 2010). Perceived Opportunity was measured adapting the tool used in a similar study conducted by Esfandiar and his team (Esfandiar et al. 2019). Extrinsic religiosity was measured by adapting the items presented by Allport and Ross (Allport and Ross 1967).

Participants and Sampling

To collect the data, a sample of 338 undergraduate business students from 10 universities from Punjab, Pakistan was used. Stratified random sampling technique was used to select the universities. Self-reported questionnaire surveys were administered both electronically and in-person. There is total 79 universities in Punjab, Pakistan, and all these universities are regulated and governed by the higher education commission of Pakistan (HEC). All these universities therefore form a homogenous population, as their curriculum, policies, processes and procedures are in accordance with the standards suggested by the HEC. Hence, the sample is representative of the population (Qaiser et al., 2011).

Response rate of 53.8% was achieved where majority of the respondents were male (64%) Muslim (89%) because Pakistan being the Islamic country have Muslim majority (Ashraf, Tsegay, and Ning 2021).

Results

Partial least squares structural equation modeling (PLS-SEM) technique was used to analyze and predict multifaceted relationships between the constructs of the study. SmartPLS software was used to test the hypothesis through PLS-SEM technique. Path coefficients were generated to examine the possible causal linkage between the variables used in the model. Outer loadings of the model were analyzed to review the trajectory of the latent variables towards the observed variables. Reliability and validity were tested to ensure accuracy and adequacy of the measurement model used in the study. Discriminant validity and convergent validity were both tested. To measure the reliability of the scale and its internal consistency, Cronbach's alpha was used. The criterion of Fornell-Lacker (Fornell and Larcker 1981) was used to analyze the degree of shared variance between the latent variable of the model used in the study. Convergent validity was measured using the Average Variance Extracted (AVE) and composite reliability (CR). HTMT criterion was used to measure the average correlations of the indicators across constructs (Henseler, Ringle, and Sarstedt 2015). Bootstrapping in SmartPLS software was used to measure and analyze the relationships between the constructs. The convergent validity, reliability and discriminant validity analysis results mentioned in the table below represents high level of reliability and validity of the model (see Table 1).

Table 1

Measurement Model (convergent validity, reliability, discriminant validity)				
Construct & Item	Factor Loading	CR	CA (α)	AVE
E Goal Intention		0.906	0.846	0.764
One of my professional goals is to become an entrepreneur	0.882			
I will make every effort to start and run my own or co-owned firm	0.906			
I want to start my own or co-owned business sometime in the future	0.832			
Extrinsic Religiosity		0.888	0.811	0.726
I pray mainly to gain relief and protection	0.769			
What religion offers me the most is comfort in times of trouble and sorrow	0.875			
Prayer is for peace and happiness	0.905			
Opportunity		0.871	0.707	0.772
I've seen good opportunities for starting up a business	0.854			
I will identify a good opportunity in start-up in the near future	0.902			
Perceived Desirability		0.914	0.811	0.841
I consider starting my own business very desirable	0.922			
I consider an entrepreneurial career to be very desirable	0.913			
Perceived Feasibility		0.903	0.784	0.822
It would be practical for me to start my own or co-owned business	0.909			
It would be feasible for me to start my own or co-owned business	0.905			

As represented in the table above, the results of Cronbach’s alpha were above 0.70 which shows that the instrument is internally consistent. Similarly, convergent validity was measured using average variance extracted (AVE). AVE for all the constructs was significantly greater than 0.5, which qualified the least acceptable level criteria for AVE value results. Also, for most of the items, standard factor loading was significantly larger than 0.7 and shows promising results.

Table 2

Correlations and discriminant validity by Fornell–Larcker criterion and (HTMT) ratios.					
	E Goal Intention	Extrinsic Religiosity	Opportunity	Perceived Desirability	Perceived Feasibility
E Goal Intention	0.874	0.430	0.630	0.871	0.603
Extrinsic Religiosity	0.368	0.852	0.449	0.402	0.329

Opportunity	0.500	0.348	0.879	0.545	0.650
Perceived Desirability	0.722	0.324	0.419	0.917	0.495
Perceived Feasibility	0.494	0.270	0.481	0.395	0.907

The results of Heterotrait-monotrait Ratio of Correlations (HTMT) shown in bold in the Table 2 represents high discriminant validity, where, with exception of one (Perceived Desirability and Entrepreneurial Intentions: 0.871), all the values did not exceed 0.85, however, the value lesser than 0.90 is still considered acceptable (Roemer, Schuberth, and Henseler 2021).

Through PLS-SEM technique, the predictive relevance and strength of the model was analyzed through Stone–Geisser's (Q²), path coefficients and coefficient of determination (R²) and Cohen (f²) (Cohen 1988). This was calculated using SmartPLS software. The results of Cohen (f²) (Cohen 1988) criteria of small ≥ 0.02 , medium ≥ 0.15 , and large ≥ 0.35 value results are represented in Table 3 where most of the results show small to medium effect size.

Table 3

Effect size - Chohen (f ²) f Square						
	E Goal Intention	Effect Size	Extrinsic Religiosity	Effect Size	Opportunity	Effect Size
E Goal Intention						
Extrinsic Religiosity	0.060	small				
Opportunity	0.222	medium	0.138	Small		
Perceived Desirability					0.088	small
Perceived Feasibility					0.167	medium

The model was found to have predictive relevance since the Stone–Geisser's (Q²) value was greater than zero (see Table 4). Similarly, the results of coefficient of determination (R²) ranged between 0.121 and 0.293 which represents that the effects are within reasonable and satisfactory levels. Also, it is apparent from these results that opportunity has the strongest relationship with entrepreneurial intentions. The general rule of thumb criteria for R² value effect size is small ≥ 0.02 , moderate ≥ 0.13 , and substantial ≥ 0.26 (Cohen 2016; Cohen and Nee 1983; 1984) which shows satisfactory results for this study.

Table 4

R Squared (R ²), Adjusted R ² and Stone–Geisser's (Q ²)			
	R Square	R Square Adjusted	Q ² (=1-SSE/SSO)
E Goal Intention	0.293	0.288	0.216
Extrinsic Religiosity	0.121	0.119	0.082
Opportunity	0.293	0.289	0.215

The hypothesis presented in the sections above were examined and analyzed through the PLS-SEM analysis. Bootstrapping was used in the Smart PLS software to generate the results and test the hypothesis and the relationships between the constructs used in the study. The higher t-value depicts greater confidence in the coefficient as a predictor. Similarly, the p-value for all relationships is 0.000 which shows greater statistical

significance of the observed differences. Also, the higher levels of Coefficient Sample (O) and Coefficient Sample (M) show strong support for the hypothesis presented in the study. The below mentioned table 5 shows that the results support all the hypothesis proposed in the study. The value of coefficient is higher There is a positive association between opportunity and entrepreneurial goal intention ($\beta = 0.425$, $t = 6.938$, $p < 0.05$) in the direct effect path analysis in table 5. In the indirect effect path analysis in table 6, the association between opportunity and entrepreneurial goal intention in presence of extrinsic religiosity remains positive, however, the coefficient and t-value decrease relatively ($\beta = 0.079$, $t = 3.628$, $p < 0.05$). This means, extrinsic religiosity partially mediates the relationship between opportunity and entrepreneurial goal intention.

Table 5
Path Analysis - hypothesis testing (Direct effect).

	Hypothesis	Coefficient Sample (O)	Coefficient Sample (M)	T Values	P Values	Decision
PD -> O	H1	0.272	0.275	5.403	0.000	Supported
PF -> O	H2	0.374	0.373	6.993	0.000	Supported
O -> EGI	H3	0.423	0.425	6.938	0.000	Supported
ER -> EGI	H4	0.220	0.225	3.840	0.000	Supported
O -> ER	H4	0.348	0.355	6.969	0.000	Supported

* PD: Perceived Desirability, O: Opportunity, EGI: E Goal Intention, PF: Perceived Feasibility, ER: Extrinsic Religiosity

Table 6
Path Analysis - (Specific Indirect effect): Mediation

	Coefficient Sample (O)	Coefficient Sample (M)	T Values	P Values	Decision
PF -> O -> ER	0.130	0.133	4.312	0.000	
PD -> O -> ER	0.095	0.098	4.179	0.000	
O -> ER -> EGI	0.077	0.079	3.628	0.000	Partial Mediation
FP -> O -> ER -> EGI	0.029	0.029	3.252	0.001	
PD -> O -> ER -> EGI	0.021	0.022	3.005	0.003	
PD -> O -> EGI	0.115	0.118	3.645	0.000	
PF -> O -> EGI	0.158	0.159	4.468	0.000	

* PD: Perceived Desirability, O: Opportunity, EGI: E Goal Intention, PF: Perceived Feasibility, ER: Extrinsic Religiosity

4. DISCUSSION

This study empirically tested the influence of extrinsic religiosity on the relationship between entrepreneurial goal intentions and the relatively newly discovered antecedents of entrepreneurial intentions including perceived feasibility, perceived desirability, and perceived opportunity in a local Pakistani context. The study empirically tested the relationship between extrinsic religiosity and its influence on the entrepreneurial intentions of undergraduate business students in Punjab, Pakistan. All the hypothesis presented in the study were accepted with very promising values. Extrinsic religiosity was found to be positively influencing entrepreneurial intentions, and that extrinsic religiosity tend to mediate the relationship between perceived entrepreneurial opportunity and EGI. Further, it was revealed that EGI is positively influenced by perceived feasibility, perceived opportunity, and perceived desirability both indirectly and directly. Also, it was found that one's perception about the available entrepreneurial opportunity tend to have the strongest influence on entrepreneurial intentions.

These results are in line with similar studies conducted in different parts of the world where religiosity was found to be significant contributor in forming entrepreneurial intentions in individuals (David & Lawal, 2018; Galbraith & Galbraith, 2007; Games, 2020; Wibowo, 2017). It was important to generalize and verify the validity of these results in other parts of the world (such as Pakistan) having a dominating religion other than Christianity.

Theoretical Implications

Considering the importance of religiosity, which plays pivotal role for believers in making important life decisions (Laney et al. 2019), the existing studies linking entrepreneurial intentions with religiosity are considerably insufficient. Especially, in the developing countries like Pakistan, whose creation was based solely on religious ideology, and where insights on entrepreneurship for economic development is severely needed, such studies are crucial, and yet very less research is conducted on this area. The study hence significantly contributes to the literature and existing knowledge in understanding of factors (including religiosity) influencing entrepreneurial intentions of undergraduate students in Pakistan.

Practical Implications

Pakistan is a developing country where entrepreneurship can turn tables by adding value to the socio-economic development of the country (Abbasi et al. 2020). One of the significant findings of the study is that religiosity plays a vital role in forming entrepreneurial intention in the youth (undergraduate students). One of the primary motives of extrinsically religious individuals is to participate in religious activities and gathering to build relationships and connections (Arlı, Septianto, and Chowdhury 2021), and religious leaders can take advantage of this motive of such individuals and encourage them to connect with each other for entrepreneurial venture creation.

5. CONCLUSION

This study presents a contextually relevant entrepreneurial intention model by incorporating religiosity into the already existing Krueger's model of entrepreneurial intentions (Krueger, 2009). The study substantially extends the literature and existing knowledge in understanding of entrepreneurial intentions and the factors (such as extrinsic religiosity) contributing to the formation of such attitude and behaviors. Based on the results of this study, the religious leaders, university administrators and policy makers can promote entrepreneurship among youth in the country by spreading awareness about entrepreneurship in religious settings.

However, the results of this study might be different in different contexts, settings, and localities with the country due to variety of internal, external, cultural, situational, and contextual factors, thus, the results of this study may be unapplicable to the overall population of the country. It is therefore suggested that similar studies are performed in different regions of the country, with different members belonging to different cultures and social environment.

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